



2164  
PTO/SB/21 (08-03)

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>		Application Number	10/045,632	
		Filing Date	October 26, 2001	
		First Named Inventor	Milberger, Susan M.	
		Art Unit	2164	
Total Number of Pages in This Submission		4	Examiner Name	Not yet assigned
			Attorney Docket Number	020375-000230US

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ENCLOSURES (Check all that apply)		
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Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Townsend and Townsend and Crew LLP Thomas D. Franklin Reg. No. 43,616
Signature	
Date	October 3, 2003

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Signature		Date	October 3, 2003

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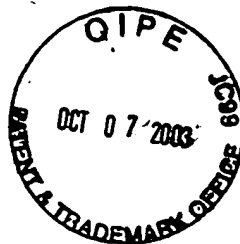
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PATENT

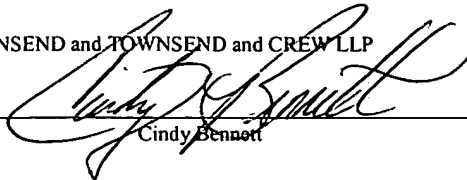
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On October 3, 2003

TOWNSEND and TOWNSEND and CREW LLP

By:

  
Cindy Bennett

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM  
STORED VALUE FUND

Examiner: *Not yet assigned*

Art Unit: 2164

SECOND SUPPLEMENTAL  
INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR  
§1.97 and §1.98

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Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

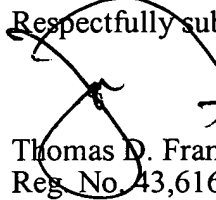
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

CERTIFICATION

Counsel also certifies that, upon information and belief, each item listed herein were (a) unknown to any individual designated in § 1.56(c) more than three months prior to the filing of this IDS, and (b) was not received by any individual designated in § 1.56(c) more than 30 days prior to the filing of this IDS.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

  
Thomas D. Franklin  
Reg. No. 43,616

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/045,632		
		Filing Date	October 26, 2001		
		First Named Inventor	Milberger, Susan M.		
		Art Unit	2164		
		Examiner Name	Not yet assigned		
Sheet	1	of	1	Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	AA	US-5,870,718	02-09-1999	Spector	
	AB	US-5,920,847	07-06-1999	Kolling et al.	
	AC	US-6,260,024 B1	07-10-2001	Shkedy	
	AD	US-6,321,211 B1	11-20-2001	Dodd	
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
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	AN							<input type="checkbox"/>
	AO							<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	AP	WALKER, L., "Click a Card," The Washington Post, 16 December 1999, 3 pages.	
	AQ	RUSO, E., "Omaha's Giftpoint.com Draws \$5 Million Investment," Omaha World, 14 December 1999, 2 pages.	
	AR	KARPINSKI, R., "Web Merchants Try Debit Cards and Gift Certificates To Spur Sales," InternetWeek, 11 October 1999, 2 pages.	
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Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.